

Exhibit A



Affiliated Credit Services

ATT-Liz

January 27, 2012

Creditor
ICON EQUITIES, LLC
Total

Account Number
0458409383 8615
REDACTED

Amount

Hours of Operation (CT):
Monday – Wednesday: 8:00 am – 8:00 pm
Thursday & Friday: 8:00 am – 5:00 pm

We would like to take this opportunity to inform you that Icon Equities, Llc has purchased your account from Ge Capital Retail Bank and subsequently placed your account with our organization for recovery. All future correspondence, inquiries, and payments should be directed to this office.

On behalf of Icon Equities, Llc, we at Affiliated Credit Services understand that bad things happen to good people and recognize that you have recently attempted to resolve this debt through a debt settlement organization. Whether you are currently enrolled or were previously enrolled in a debt settlement program, we welcome this opportunity to work with you or your debt settlement company to resolve your debt, please contact our office and inform us of your situation so together we can assist you. Our representatives are trained to assist you with an array of options. Even if your funds are limited right now, just take a few minutes to give us a call and fill us in your situation.

Notice: Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different than the original creditor.

This communication is from a debt collector.

This is an attempt to collect a debt and any information obtained will be used for this purpose.

This collection agency is licensed by the Minnesota Department of Commerce.

* * * PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND PAYMENT OPTIONS * * *

Enclosing the bottom portion of this notice with your payment will expedite credit to your account.



CU064923
PO Box 1022
Wixom MI 48393-1022
ADDRESS SERVICE REQUESTED

Client #: Icon Equities, Llc
Original Creditor: Ge Capital Retail Bank
Account #: 824655 REDACTED
Balance: \$2373.62

Phone: 877-815-0597

Affiliated Credit Services
PO Box 7739
Rochester MN 55903-773

8914655-GT1 713952535

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JOSE LOPEZ

JOHN ERX BB

P-5

Amount Enclosed: \$

Exhibit B



Affiliated Credit Services

6/1

PO Box 7739 • Rochester, MN 55903

3055 41st St NW, Ste 100 • Rochester, MN 55901

877-815-0597

Hours of Operation (CT):

Monday – Wednesday: 8:00 am – 8:00 pm
 Thursday & Friday: 8:00 am – 5:00 pm

January 27, 2012

Creditor
 ICON EQUITIES, LLC
 Total

Account Number	Amount
REDACTED 8120	2296.23
REDACTED	2296.23

We would like to take this opportunity to inform you that Icon Equities, Llc has purchased your account from Ge Capital Retail Bank and subsequently placed your account with our organization for recovery. All future correspondence, inquiries, and payments should be directed to this office.

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ICU064923GT1

Enclosing the bottom portion of this notice with your payment will expedite credit to your account.



CU064923
 PO Box 1022
 Wixom MI 48393-1022
 ADDRESS SERVICE REQUESTED

Client #: Icon Equities, Llc
 Original Creditor: Ge Capital Retail Bank
 Account #: 8914571 REDACTED
 Balance: \$2296.23

Phone: 877-815-0597

8914571-GT1 713943757

YUDANYS AMATVERGARA MIGUEL A VERGARA
 [REDACTED]

REDACTED

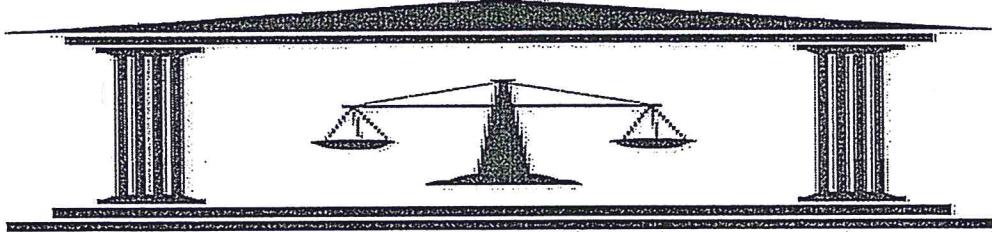
Affiliated Credit Services
 PO Box 7739
 Rochester MN 55903-7739

[REDACTED]

Amount Enclosed: \$

Exhibit C

THE LAW OFFICES OF MATTHEW E. ROSE ESQ



NY OFFICE
228 PARK AVE
SOUTH
SUITE 29185,
NEW YORK, NY
10003

MAILING
ADDRESS:
P.O. BOX 1632
FORT LEE, NJ
07024

*Matthew E. Rose
**Yehuda Stein
^Ben Nazmiyal
*^Jonathon Leitman

*NY Bar
^NJ Bar

NJ OFFICE
209 MAIN STREET,
2ND FLOOR,
FORT LEE, NJ, 07022
TEL: (201) 482-8195
FAX: (201) 482-8190

CLIENT REPRESENTATION LETTER

Date: September 17, 2010
Name of Client: Jose A Lopez
Creditor/Collector: GEMB Lord & Taylor
Account Number: [REDACTED] 8615
[REDACTED]

Dear Debt Collector,

This letter is being written to inform you of Client's recent enrollment into our Debt Settlement Program. Due to a recent loss of wages and other forms of significant hardship, Client has been unable to remain current on his outstanding debts, and has retained our services for assistance.

As evidence of Client's willingness to amicably resolve this matter, Client is currently attempting to gather his funds to repay his creditors at a significantly discounted amount. We project that it will take at least twelve (12) to eighteen (18) months until we can offer a reasonable settlement proposal. The reasonability of our future offer will be based on past experiences with original creditors, collection companies, the current market value of delinquent debt and his limited budget. In the event that you decide to charge off this debt before fifteen months, please pass on this representation letter, and the attached Limited Power of Attorney to the debt buyer.

If you have any questions, please fax us at (201) 482-8191, e-mail us at USELA209@GMAIL.COM, or call us at (201) 482-8195. We appreciate your patience with Client during these most difficult of times.

Sincerely,

[Matthew E. Rose, Esq.]

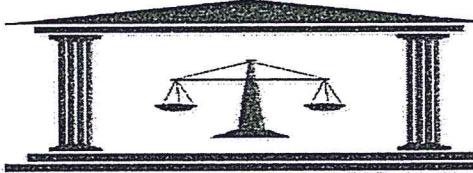
Exhibit D

THE LAW OFFICES OF MATTHEW E. ROSE, ESQ., P.C.

NY OFFICE

228 PARK AVE SOUTH
SUITE 29185,

MAILING ADDRESS:
P.O. BOX 1632
FORT LEE, NJ 07024



NJ OFFICE

209 MAIN STREET,
FORT LEE, NJ, 07024
TEL: (201) 482-8195
FAX: (201) 482-8190

CLIENT REPRESENTATION LETTER

Date: May 3, 2010
Creditor/Collector: Walmart Discover/
Client Name: Yudanys Amatvergara
Account Number: 601-310908120
~~REDACTED~~

Dear Debt Collector,

This letter is being written to inform you of Client's recent enrollment into our Debt Settlement Program. Due to a recent loss of wages and other forms of significant hardship, Client has been unable to remain current on his outstanding debts, and has retained our services for assistance.

As evidence of Client's willingness to amicably resolve this matter, Client is currently attempting to gather his funds to repay his creditors at a significantly discounted amount rather than file for a Chapter 7 Bankruptcy. We project that it will take some time before we can offer a reasonable settlement proposal, but in the meantime we welcome any offers you may have. The reasonability of our future offer will be based on past experiences with collection companies, the current market value of delinquent debt and his limited budget.

If you are anxious to settle the account, or have any questions, please fax us your proposals or inquiries at (201) 482-8190, e-mail us at USELA209@GMAIL.COM or call us at (201) 482-8195. We appreciate your patience with Client during these most difficult of times.

Sincerely,

[Matthew E. Rose, Esq.]